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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 \	√aluation of S	Security 0 A	ssumpti	on of Execu	itory Contrac	t or Unexpired Le	ease	1	Lien Avoidance
								La	ast revised: September 1, 2018
		U		_	_	RUPTCY CO V JERSEY	URT		
In Re:						Case No	o.:		19-22139
Michae	el D. Stanton	and Michelle C. St	anton			Judge:			JNP
		Debtor(s)							
			C	hapter 1	3 Plan ar	nd Motions			
[☐ Original		×	Modified/	Notice Requ	uired		Date:	November 7, 2019
	⊠ Motions	Included		Modified/	No Notice R	Required			
		1		-	-	OR RELIEF UNI KRUPTCY COI			
			Y	OUR RIGH	TS MAY BI	E AFFECTED			
plan. You be granted confirm the to avoid or confirmation modify a li	ur claim may be divithout furth also plan, if the or modify a lied ion order alon ien based on	be reduced, modifing the reduced, modifies are no timely file in the lien avoidante will avoid or moder.	ed, or el ng, unles ed objec ce or mo dify the l eral or to	iminated. The search of the se	nis Plan may bjection is file ut further noti nay take place bbtor need no interest rate	be confirmed and defore the dear ce. See Bankrup e solely within the tile a separate r. An affected lier	d become dline stat tcy Rule e chapter motion or n creditor	e binding ed in the 3015. If 13 con adversa	ats may be affected by this g, and included motions may be Notice. The Court may this plan includes motions firmation process. The plan proceeding to avoid or shes to contest said
includes	each of the f								state whether the plan ed, the provision will be
THIS PLA	N:								
☐ DOES		OT CONTAIN NO	N-STAN	DARD PRO	VISIONS. N	ON-STANDARD	PROVIS	IONS M	UST ALSO BE SET FORTH
	SULT IN A PA								COLLATERAL, WHICH E MOTIONS SET FORTH IN
		NOT AVOID A JUD ORTH IN PART 7,			NPOSSESS	ORY, NONPURC	CHASE-M	IONEY	SECURITY INTEREST.
Initial Debto	or(s)' Attorney:	MR	Initia	ıl Debtor:	MS	Initial Co-	Debtor:	MS	

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	ment and Length o ebtor shall pay \$		per	month	to the Chapter 13 Trustee, starting on
	July 1, 2019				months.
b. The de	ebtor shall make plar	n payments to t	he Truste	e from the f	following sources:
\bowtie	Future earnings				
	Other sources of	fundina (descrit	ne source	amount ar	nd date when funds are available):
	Other sources of	idildilig (desciii	Je source,	, arriourit ai	nd date when funds are available).
c. Use o	of real property to sa	tisfy plan obliga	itions:		
	Sale of real property escription:				
	roposed date for com	noletion:			
_					
	Refinance of real prop	perty:			
	escription: roposed date for com	nnletion:			
_	oan modification with	n respect to mo	rtgage en	cumbering	property:
	a crintian.				
□ L De Pi	escription: oposed date for con	-			
□ L De Pi	roposed date for com	-			ding the sale, refinance or loan modification

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C	erillicate of Notice Page 3 of 1	12
Part 2: Adequate Protection ⊠ N	ONE	
13 Trustee and disbursed pre-confirmation	to be paid directly by the	
Part 3: Priority Claims (Including	Administrative Expenses)	
a. All allowed priority claims will b	pe paid in full unless the creditor agrees	s otherwise:
Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$4,310.00
DOMESTIC SUPPORT OBLIGATION		
Waterford Township	Municipal charges	\$166.27
 b. Domestic Support Obligations Check one: 	s assigned or owed to a governmental	unit and paid less than full amount:
⊠ None		
		support obligation that has been assigned
to or is owed to a governmen U.S.C.1322(a)(4):	tal unit and will be paid less than the fu	Ill amount of the claim pursuant to 11

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4:	Secured	Claims
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a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing, LLC	Residential Mortgage	\$8,347.00	None	\$8,347.00	\$1,621.26

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: 🛛 NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
BB&T	1997 Kingsford Lane	\$56,692.00	\$225,000.00	First mortgage held with SLS in the amount of \$247,000.00	None	n/a	None - to be crammed down to zero

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims	Unaffected	by the Plan	⋈ NONE
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The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Ful	I Through the Plan:	NONE
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Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5:	Unsecured Claims ☐ NONE	
a.	. Not separately classified allowed no	on-priority unsecured claims shall be paid:
	□ Not less than \$	to be distributed pro rata
	⊠ Not less than 0 po	ercent
	☐ <i>Pro Rata</i> distribution from any rema	aining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ⊠ NON	Part 6:	Executor	Contracts and	Unexpired	Leases	⋈ NONE
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(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

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NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service*, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). 🛛 NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

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b.	Motion to Avoid Liens and Reclassif	y Claim from Secured to Completely Unsecured.	☐ NONE
∼.	motion to Attora Elono and Roolacon	y claim nom cocarda to completely checocarda.	

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
BB&T	1997 Kingsford Lane	\$56,892.00	\$225,000.00	First mortgage held with SLS in the amount of \$247,000.00	None	\$56,892.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. \boxtimes NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

□ Upon confirmation

☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

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c. Order of Distribution		
The Standing Trustee shall pay allowed claims in the	following order:	
1) Ch. 13 Standing Trustee commissions		
2) Administrative Expenses		
3) Secured Claims		
4) Priority Claims		
d. Post-Petition Claims		
	pay nost-petition claims filed nursuant to 11 LLS C. Section	
The Standing Trustee \square is, \boxtimes is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.		
Tool(a) and amount mod by the poor position standard		
Part 9: Modification □ NONE		
If this Plan modifies a Plan previously filed in this case, complete the information below.		
Date of Plan being modified: July 1, 2019		
Explain below why the plan is being modified: To remove the base due to the debtors' agreement to pay all non-exempt funds from the inheritance to the Chapter 13 Trustee save	Explain below how the plan is being modified: To remove the base due to the debtors' agreement to pay all non-exempt funds from the inheritance to the Chapter 13 Trustee save	
for what is exempted on the amended Schedule C	for what is exempted on the amended Schedule C	
Are Schedules I and J being filed simultaneously with this Modified Plan?		
· · · · · · · · · · · · · · · · · · ·		
Part 10: Non-Standard Provision(s): Signatures Required		
Non-Standard Provisions Requiring Separate Signatures:		
⊠ NONE		
☐ Explain here:		

Any non-standard provisions placed elsewhere in this plan are ineffective.

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Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 7, 2019	/s/ Michael D. Stanton
	Debtor
Date: November 7, 2019	/s/ Michelle C. Stanton Joint Debtor
Date: November 7, 2019	/s/ Moshe Rothenberg, Esq. Attorney for Debtor(s)

Case 19-22139-JNP Doc 40 Filed 11/09/19 Entered 11/10/19 00:33:21 Desc Imaged Certificate of Notice Page 11 of 12 United States Bankruptcy Court District of New Jersey

In re: Michael D Stanton Michelle C Stanton Debtors

518308562

Case No. 19-22139-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Nov 07, 2019 Form ID: pdf901 Total Noticed: 54 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2019. db/jdb +Michael D Stanton, Michelle C Stanton, 1997 Kingsford Lane, Atco, NJ 08004-1761 ARS National Services, 1643 NW 13th Ave Ste 100, City of Sunrise, FL 33313 Advanced EMT, PO Box 95000, Philadelphia, PA 19195-0001 518308546 518308544 Apex Asset management, PO Box 5407, Lancaster, PA 17606-5407 +Carecentrix, PO Box 277947, Atlanta, GA 30384-7947 518308545 +Carecentrix, PO Box 277947, Atlanta, GA 30384-7947 Commercial Acceptance Co., 2300 Gettysburg Rd Ste 102, Camp Hill, PA 17011-7303 518308552 518385257 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297 518399945 518308555 +GC Services Limited Partnership, 6330 Gulfton St, Houston, TX 77081-1198 +HRRG, PO Box 5406, Cincinnati, OH 45273-0001 518385258 518308556 I C Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378 Lanzi and Burke, 1630 Route 322 Unit A, Swedesboro, NJ 08085-3701 Lourdes Health Systems, PO Box 822099, Philadelphia, PA 19182-2099 518308557 518308559 518308560 MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016 NJ EZ Pass Violations Processing Centre, PO Box 4971, Trenton, NJ 08650-4971 518356780 518356781 518356782 Philadelphia Parking Authority, Red Light Camera Program, PO Box 597, Baltimore, MD 21203-0597 518308563 Pressler Felt and Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020 Receivable Management Solutions, 95 Argonaut Ste 200, Aliso Viejo, CA 92656-4147

+Receivables Management partners, PO Box 20508, Indianapolis, IN 46220-0508

Relieve us, 813 E Gate Dr Ste B, Mount Laurel, NJ 08054-1238

Remex, 307 Wall St, Princeton, NJ 08540-1515

+Rickart Collections Systems, 575 Milltown Rd, New Brunswick, NJ 08902-3336

+++SPECIALIZED LOAN SERVICING, PO BOX 266005, LITTLETON CO 80163-6005 518385259 518308564 518308565 518308566 518308567 518308570 (address filed with court: Specialized Loan Servicing, PO Box 266005, Littleton, CO 80163-6005) 518308568 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091 South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710 518308569 518417626 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 518385260 Terminix, PO Box 742592, Cincinnati, OH 45274-2592 Urgent Care Berlin, PO Box 4142, Lancaster, PA 17604-4142
Virtua Center for Surgery, PO Box 780857, Philadelphia, PA 19178-0857
+Virtua Health - WJ, Attn Apex Asset Management, LLC, PO Box 5407, 518308572 518308574 518407150 Lancaster, PA 17606-5407 518385262 ++WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204, VOORHEES NJ 08043-4408 (address filed with court: West Jersey Anesthesia Associates, 102 Centre Blvd Ste E, Marlton, NJ 08053-4129) 518385261 Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588 518385263 Westgate Resorts, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 E-mail/Text: bankruptcy@pepcoholdings.com Nov 08 2019 00:06:27 518308547 Atlantic City Electric Company, Mail Stop 84CP42, 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600 E-mail/Text: bankruptcy@bbandt.com Nov 08 2019 00:06:24 BB&T, PO Box 1847, 518308548 Wilson, NC 27894
E-mail/Text: EBN_Greensburg@Receivemorermp.com Nov 08 2019 00:07:39 518308549 Berks Credit and Collections, 900 Corporate Dr, Reading, PA 19605-3340 E-mail/Text: clientrep@capitalcollects.com Nov 08 2019 00:07:36 Capital Collects.com Nov 08 2019 00:07:36 Capital Collects.com Nov 08 2019 Capital Collects.com Nov 08 2019 Capital Collects.com Nov 08 2019 Capital Capital Collects.com Nov 08 2019 Capital C 518308550 Capital Collections, PO Box 150, West Berlin, NJ 08091-0150 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 08 2019 00:03:55 518334144 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 08 2019 00:01:24 Capital O 518308551 Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281 518385256 +E-mail/Text: mediamanagers@clientservices.com Nov 08 2019 00:06:02 Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816 +E-mail/Text: ering@cbhv.com Nov 08 2019 00:06:53 Collection Bureau of the Hudson Valley, 155 N Plank Rd, Newburgh, NY 12550-1748 518308553 E-mail/Text: mrdiscen@discover.com Nov 08 2019 00:06:03 518308554 Discover Financial, PO Box 15316, Wilmington, DE 19850-5316 E-mail/Text: mrdiscen@discover.com Nov 08 2019 00:06:03 Discove Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 518319295 Discover Bank, E-mail/Text: bncnotices@becket-lee.com Nov 08 2019 00:06:09 518308558 Kohls, PO Box 3115, Milwaukee, WI 53201-3115 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 08 2019 00:03:44

Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962

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District/off: 0312-1 User: admin Page 2 of 2 Date Rcvd: Nov 07, 2019 Form ID: pdf901 Total Noticed: 54

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 518308561 E-mail/PDF: gecsedi@recoverycorp.com Nov 08 2019 00:03:35 PayPal Credit, PO Box 71202, Charlotte, NC 28272-1202 +E-mail/Text: bkrpt@retrievalmasters.com Nov 08 2019 00:06:56 518356783 Retrieval Masters Credit Bureau, 4 Westchester Plz Ste 110, Elmsford, NY 10523-1616 518324340 +E-mail/PDF: gecsedi@recoverycorp.com Nov 08 2019 00:03:33 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 E-mail/Text: tax@waterfordtwp.org Nov 08 2019 00:07:17 Township of Waterford, 518308571 2131 Auburn Ave, Atco, NJ 08004-1900 518414961 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 08 2019 00:14:22 by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 518308573 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 08 2019 00:05:52 Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051 +E-mail/Text: tax@waterfordtwp.org Nov 08 2019 00:07:17 518328330 Waterford Township Utility, 2131 Auburn Avenue, Atco, NJ 08004-1995 TOTAL: 21

**** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Moshe Rothenberg on behalf of Joint Debtor Michelle C Stanton moshe@mosherothenberg.com, alyson@mosherothenberg.com;ajohn880@gmail.com

Moshe Rothenberg on behalf of Debtor Michael D Stanton moshe@mosherothenberg.com, alyson@mosherothenberg.com;ajohn880@gmail.com

Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7